

**BIERMAN, GEESING, WARD & WOOD, LLC** 7748455

HOWARD N. BIERMAN (MD,DC,VA,MA)  
JACOB GEESING (MD, DC)  
CARRIE M. WARD (MD,DC)  
STEPHEN B. WOOD (VA)  
JESSICA BERTOVICH (VA)  
KYLE BLACKSTONE (MD)  
MATTHEW D. COHEN (MD,DC,VA)  
BRAD DAIL (VA)  
ALBERT G. DECESARIS, JR. (MD)  
RALPH J. DIPIETRO (DC,MD,NY,PA)  
KEVIN FEIG (MD,DC,NY)  
DIONNE JOEMAH (DC,MD)

ATTORNEYS AND COUNSELORS AT LAW

4520 EAST WEST HIGHWAY, SUITE 200

BETHESDA, MD 20814

<http://www.bgww-llc.com>

(301) 961-6555

FAX: (301) 961-6545

JOSEPH M. LENOIR (VA)  
REESE L. LESKO (MD)  
ADAM M. LYNN (MD)  
ROHIT MATHEW (DC,VA)  
ALLISON MELTON (VA)  
ROBERT MICHAEL (VA,WV)  
STEPHANIE MONTGOMERY (MD,DC,NC)  
STEPHEN RELYEA (VA)  
JARED SLATER (VA)  
JAMES TRAVIS (DC,MD)  
CHRISTINA WILLIAMSON (DC,MD)

July 26, 2010

**THIS COMMUNICATION IS FROM A DEBT COLLECTOR  
VIA FIRST CLASS MAIL AND CERTIFIED MAIL**

All Occupants

5807 Danielle Drive

Fredericksburg, VA 22407

RE: NOTICE OF DEFAULT, ACCELERATION & FORECLOSURE SALE

Property Address: 5807 Danielle Drive, Fredericksburg, VA 22407

Grantor(s) of Deed of Trust: April Washington and Craig R. Washington

Dear Sir/Madam:

On December 13, 2002, you executed a Deed of Trust which is recorded as Instrument No. 200200039022 in the Clerk's Office of the Circuit Court for Spotsylvania County, Virginia, on the property referenced above.

The aforesaid Deed of Trust secures a Note ("Note") of even date therewith, in the original amount of \$130,000.00 plus interest, and payable in monthly installments. You have defaulted in the timely payment of the monthly installments required by the Note, and by the terms of the Deed of Trust. To date you have failed to cure same despite notice, and as a result, all payments due on said Deed of Trust Note have been accelerated.

Upon written request of the holder of said Note, Equity Trustees, LLC, Substitute Trustee will offer for sale at public auction 5807 Danielle Drive, Fredericksburg, VA 22407 on August 12, 2010 at 3:35 pm at the front steps of The Circuit Court for Spotsylvania County, 9113 Courthouse Road, Spotsylvania, Virginia. A copy of the advertisement of sale setting forth the terms of sale is attached herewith. A copy of the Deed of Appointment of Substitute Trustee is attached herewith.

Should you have any questions or require any further information, please do not hesitate to contact this office.

NOTE: The foreclosure sale may result in a surplus amount owed to you. Please provide a post-sale address to the law firm address above. Without providing an alternative address, you risk reducing your surplus by additional fees and costs incurred through efforts to locate you and/or deposit the surplus with the Court.

Sincerely,

Bierman, Geesing, Ward & Wood, LLC  
Attorneys for Substitute Trustee



This may be an attempt to collect a debt and any information obtained may be used for that purpose.